

## **Home Assumptions**

### **You, or anyone permanently residing with you:**

- Have not made any household or liability claims in the last 5 years(whether the claim was covered or not)
- Have never had insurance refused or had any special terms, restrictions or conditions imposed by any insurer
- Have never been convicted or received caution from Gardaí or have any prosecutions pending

### **The property to be insured:**

- Is constructed of brick, stone or concrete and is roofed with slates, tiles or other incombustible materials
- Is your main residence, occupied by you and members of your household
- Must have been built after 1920
- Cannot be a listed building
- Must not have more than 20% flat roof
- Must be a minimum of 100 metres away from any body of water
- Has never suffered damage due to flooding and is not in an area with a history of flooding
- Must be in an area normally free from subsidence, ground heave, landslip or coastal erosion and has never been underpinned or had any remedial action of any type
- Is maintained and in a good state of repair, free from any signs or external or internal cracks
- Is not a working farm, used for business or commercial purposes other than a home office that is limited to dealing with paperwork, phone calls and a computer
- The home is never left unoccupied for more than 30 consecutive days in any one year
- Must not be currently under construction/renovation